



Order Filed on February 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

**LAVERY & SIRKIS, ESQUIRES**

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I.D. #JW4841

Attorney for Debtor, Stephen Kosciolk

In Re:

Stephen Kosciolk

Case No.: 17-26416

Adv. No.:

Hearing Date:

Judge: KCF

**ORDER AUTHORIZING THE MODIFICATION OF**  
**THE DEBTORS MORTGAGE PAYMENT**

The relief set forth on the following pages, numbered two (2) through two (2) is  
hereby **ORDERED**.

DATED:

**DATED: February 14, 2018**

  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

(Page 2)

Debtor: Stephen J. Kosciolek

Case #17-26416

Caption of Order: Order Approving Modification of Mortgage Payment

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The following order is hereby entered:

Upon consideration of debtor(s) motion for an order approving modification of mortgage payment for property located at 88 Heller Hill Road, Blairstown, NJ, it is hereby ORDERED that:

1. The debtor(s)'s application to enter into a mortgage modification is hereby approved.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within ninety (90) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. If post-petition arrears are capitalized into the loan modification, secured creditor shall file an amended post-petition order, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
4. The Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Stephen J Koscirolek  
Debtor

Case No. 17-26416-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Stephen J Koscirolek, 88 Heller Hill Road, Blairstown, NJ 07825-2318

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Et Al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joan Sirkis Warren on behalf of Debtor Stephen J Koscirolek joan@joanlaverylaw.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4